DEPARTMENT OF HEALTH SERVICES

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P.O. BOX 942732
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(916) 657-2941



October 17, 1995

Letter No.: 95-54

TO: All County Welfare Directors
All County Administrative Officers

OTHER HEALTH COVERAGE CODING PROCEDURE CHANGE FOR HEALTH MAINTENANCE ORGANIZATION/PREPAID HEALTH PLAN EMERGENCY OUT-OF-AREA SERVICES

The Omnibus Budget Reconciliation Act of 1993 (OBRA 93) mandates that health care service plans (including Health Maintenance Organizations [HMO] and Prepaid Health Plans [PHP]) must enroll children in the absent parent's health plan regardless of whether the children reside within the health plan's service area. There is no provision in OBRA 93, however, that requires the health plan to provide routine out-of-area coverage for medical services. Typically, HMO/PHP contracts cover only emergency care provided out of the service area by nonplan providers. Faced with the question of how to ensure maximum utilization of this out-of-area coverage without jeopardizing the children's access to care, the Department of Health Services (Department) will post-pay recover ("pay and-chase") claims for all recipients residing outside the service area of a private HMO/PHP, or who must travel more than 60 miles or 60 minutes to receive care.

Normally, a Medi-Cal eligibility record of a recipient with an HMO/PHP plan is assigned the Other Health Coverage (OHC) code "K"- Kaiser, "C"- Champus, or "P"- other HMO/PHP. In the past, if the recipient had to travel more than 60 miles or 60 minutes to receive care from a plan provider, the OHC code was replaced with an "N", denoting no other coverage.

As a result of the Department's decision to post-pay recover, effective December 1, 1995, the "K", "C", or "P" codes are to be replaced with the pay-and-chase code "A" when the client reports he/she resides outside the plan's service area or must travel more than 60 minutes or 60 miles to receive care from the HMO/PHP. A Health Insurance Questionnaire (DHS 6155) must be sent to the Department, with the statement "Outside Health Plan Area" noted in question number 1, next to the insurance carrier's name.

The Department is currently developing the capability to bill the HMO/PHP for emergency out-of-area claims. Using the OHC code of "A" will facilitate the carrier billing. Providers will be advised that claims for recipients with such out-of-area coverage may be billed directly to Medi-Cal without proof of HMO/PHP denial.

All County Welfare Directors All County Administrative Officers Page 2

If you have any questions regarding this new procedure, please call Ms. Chari Hug of the Health Insurance Section at (916) 327-0492.

Sincerely,

ORIGINAL SIGNED BY

Frank S. Martucci, Chief Medi-Cal Eligibility Branch

Enclosure

HEALTH INSURANCE QUESTIONNAIRE

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COMPLETE THIS FORM FOR ANY MEALTH INSURANCE, INCLUDING MEDICARE SUPPLEMENTS. PREPAID MEALTH PLAME, MEALTH MAINTENANCE ORGANIZATIONS, OR CHAMPUS. HAVING PRIVATE NEALTH INSURANCE DOES NOT APPECT YOUR MEDI-CAL ELIGIBILITY HOWEVER, FAILURE TO REPORT OTHER MEALTH INSURANCE MAY BE CAUSE FOR TERMINATION OF YOUR MEDI-CAL ELIGIBILITY

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